Under One Roof

Flat owners rights and repair responsibilities

Private Landlords

Your common repair issues are much the same as for owner occupiers but







Unlike other owners

- Coping with different rules for different buildings
- Blamed by other owners for delays
- Greater responsibility to repair
 - Statutory Repairing Standard
 - Greater responsibility for Health and Safety



Letting Agents

- Are responsible for repairs unless contracted out
- Must use qualified and reputable firms
- Must stop working for landlords who do not carry out repairs



Good practice management and maintenance

How to protect yourselves



Find out your rights and responsibilities

- These are set out in
 - your <u>Title Deeds</u>
 - Tenement Management Scheme (TMS) (Tenements Scotland Act 2004)



Key points to check

- What are <u>common</u>, <u>mutual</u> and <u>individual</u> repairs
- How <u>decisions</u> should be made
- How costs are divided between flat owners
- Whether you must have <u>a factor</u>



The Tenements Act steps in where Title Deeds

- Say nothing
- Are unworkable
 - Shares don't add up to 100%
 - Shares are by Rateable Value BUT flats have been divided or enlarged



Additional rules from the Tenements Act

- Duty to maintain
- Compulsory reinstatement and common parts insurance
- Owners remain responsible for repairs started even if they sell
- Properly made decisions are binding on those who didn't agree



Repairs to following are COMMON

- ground on which building stands (not always the garden)
- foundations
- external walls to mid point
- the roof (incl rafters).
- structural parts beams, columns, load bearing walls.
- the close and stairs (when not mutual)
- ** unless Title Deeds say otherwise**



Repairs to these are INDIVIDUAL

- internal walls
- the inner side of external and close walls
- doors, windows, skylights, extensions chimneys, flues etc that serve only one flat
- services from where they leave the common services
- front gardens (normally)
- ** unless Title Deeds say otherwise**



Repairs to these MUTUAL

- Elements that serve just SOME flats in the building
 - Chimneys and chimney heads.
 - Drainpipes
 - Close and stairs (where there are main door flats)
- ** unless Title Deeds say otherwise**



Contacting owners

- Take all reasonable steps
 - send letters (including to their agent),
 - emails,
 - Facebook or WhatsApp etc
 - Post through the letter box addressed to "The Owner"
- Keep records, photos and screenshots



Tracking down owners

- Landlords Register
- Land Register
 - name of owner
 - address at time of purchase
 - other properties owned
- Council Tax Register ask to send message
- Empty Homes Officers
- Shops Scottish Assessors
- Search name online
- Sheriff Officers and Private Detectives



Making decisions

- Majority decision for maintenance
- Majority decision is binding
- A tied vote is an impasse

100% decision for <u>improvements</u>

** unless Title Deeds say otherwise**



What is **maintenance**?

- repairs and replacement,
- cleaning, painting, gardening,
- other routine works,
- the day to day running of a tenement
 - using a factor
- the reinstatement of a part (but not most) of the tenement building.
- ** unless Title Deeds say otherwise**



What are improvements?

adding anything not there at present

BUT the following are NOT improvements

- Door entry systems
- Insulation
- "Incidental improvements" eg you replace your existing broken close door with one of a better standard
- ** unless Title Deeds say otherwise**



Making decisions - meetings

- Give adequate notice Tenements Act says 48 hours but more is better
- Notify people purpose of meeting
- Consider using Skype etc
- Those who can't make it can send a proxy
- Send immediate notification of decisions
- Allow 21 days for people to appeal

** unless Title Deeds say otherwise**



Making decisions – other means

- You can <u>send letters</u>, <u>emails</u>, <u>notify by</u>
 Facebook or Whatsapp etc
- Keep records and screenshots



Budgeting for repairs

- Repairs are inevitable so start saving now.
- Encourage your co-owners to start saving



How to save

- Best have a <u>Building Reserve Fund</u> where savings are tied to the building (a pension for the building)
- Second best have a <u>building</u>
 <u>maintenance fund</u> set up through your
 owners association (a joint current
 account)
- If all else fails, save individually



Enforcing repairs



Take on non-paying owners

- Don't let decay spread because one owner won't co-operate
- Follow proper procedures and the law is on your side
- You can almost always get blood out of a stone but it can take a long time
- <u>Difficult conversations</u> and <u>mediation</u>



Can't pay or won't pay?

- "Can't pay" owners may ignore problem or quibble about costs
- Advise ALL owners to get financial help
 - Pages on Under One Roof
 - Citizens Advice
 - Money Advice Scotland
- <u>Equity Release Schemes and other loans</u> may be useful



HEEPS Home Equity Scheme

- Element of energy efficiency work
- Council Tax Bands A C or on benefit
 - Glasgow City
 - Argyll and Bute
 - Perth and Kinross
 - Inverclyde
 - Renfrewshire
 - Dundee
 - Stirling



"Duty to maintain" s8 Tenements Act Scotland 2004

- Owners have a <u>duty to maintain</u> their property so as to <u>provide support and</u> shelter
- Not just common repairs
- One owner can carry out appropriate repairs and recover costs, even if no majority agreement



Notice of Potential Liability for Costs

- Notice lodged with Title Deeds
- Owner cannot sell until cost of repairs paid
- Needs renewed every 3 years
- Does not need court order
- Get help from solicitor/ conveyancer



Help from your Council

- If you have tried all the above and are getting nowhere, ask your local council for help
- Council staff are willing to help with advice
- Grants are seldom available
- Some Councils have resources to offer "Missing Shares"



Missing Shares

- Get Council agreement to use Missing Shares before you start
- Majority of owners must agree to repair
- Council will notify owners of use of Missing Shares
- 9 out of 10 owners agree to repair when they hear of 8% interest rates and admin charges
- Follow procedures to the letter
- Council will pay Missing Shares and recover costs from owners



Other powers available to Councils

- Work Notices
- Repairing Standards for Private Landlords
- Maintenance Orders
- Public Health Action
- Closing Orders
- Disrepair/ defective building notice



Recovering costs

- If the Council can't help, you need to:
 - Check you've followed proper procedures
 - Carry out the repair
 - Pay contractor
 - Send the bill for that owner's share
 - Send a reminder with a warning that you are taking action to recover costs
- No empty threats if the owner still won't pay, take action



Court Action

- New "Simple Procedure"
 - Replaces Small Claims Procedure
 - For claims under £5,000
 - DIY does not need legal help
 - Takes mediation based approach
 - Sheriff Court staff are helpful





Discover how to work happily with your neighbours

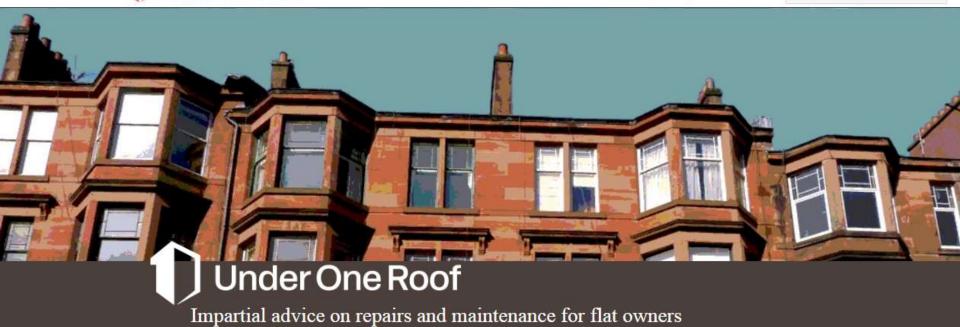
Find out your rights and responsibilities as a flat owner

Identify what's wrong with your building

Get advice on organising repairs and dealing with builders

Check out how to pay for repairs

Save money and protect the value of your home



Owners + Obligations

Acting together

in Scotland

Working well with your neighbours

Property management rules

Found in your Title Deeds and other legislation

Property Factors (Managers) Rules for professional building

Rules for professional building managers

Paying for repairs

How to raise the money for repairs

Enforcing repairs

Dealing with owners who won't pay

Moving on

Buying, selling, renting, improving

Six ways to keep your flat's value

Owners' rights and responsibilities, to maintain and manage a building.

Home / Owners + Obligations / Making Decisions / Owner meetings / Effective meetings / Meeting presentations

Meeting presentations

If you are holding meeting of owners, you may find it useful to download some of these presentations to show to owners via your laptop, tablet or computer.

Under One Roof Poster

Six ways to keep your flat's value

Your repair and maintenance responsibilities

Making decisions about managing and maintaining your flat

Getting the best from your property factor

Working with your co-owners

Typical repair problems in stone buildings

Typical repair problems in newer buildings

If you wish to print these presentations as handouts, be sure to click "Multiple" on the Paper Size and Handling section of the Print Menu page - you could use a lot of paper otherwise!

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